

United States Bankruptcy Court
Eastern District of Tennessee

In re:
Matthew Paul Sharon
Sarah Elizabeth Sharon
Debtors

Case No. 17-32445-SHB
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0649-3

User: harpern
Form ID: 318

Page 1 of 3
Total Noticed: 81

Date Rcvd: Nov 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 19, 2017.

db
11796541 +Matthew Paul Sharon, 3730 Eagles Vista Lane, Knoxville, TN 37924-1056
11796542 Accounts Research Inc., PO Box 22782, Knoxville, TN 37933-0782
11796543 +Ad Astra, 7330 W. 33rd Street N #118, Wichita, KS 67205-9370
11796545 +Ally Financial, 2810 Southhampton Rd, Philadelphia, PA 19154-1207
11796547 Anesthesia Medical Alliance, 501 20th Street, Ste 606, Knoxville, TN 37916-1863
11796548 +Barfish Emergency Phys, PO Box 80015, Philadelphia, PA 19101-1015
11796549 +Black & Benton, 4741 N Broadway, Knoxville, TN 37918-1793
11796551 +Buffaloe & Vallejo, 44 Vantage Way, Suite 500, Nashville, TN 37228-1542
11796552 +Butler Animal Clinic, 7545 Oak Rdige Hwy, Knoxville, TN 37931-3334
11796556 Convergent, 800 SW 39th Street, Bellevue, WA 98005
11796557 +Dermatology Assoc., 939 Emerald Ave, St. 705, Knoxville, TN 37917-4502
11796558 +Direct TV, PO Box 5007, Carol Stream, IL 60197-5007
11796560 +Diversified Consultants, PO Box 1391, Southgate, MI 48195-0391
11796561 +Dr. Tiffinie Evans, 5510 Wallwood Rd, Knoxville, TN 37912-3442
11796563 +FAST, PO Box 11567, Knoxville, TN 37939-1567
11796564 +Fed Loan Servicing, PO Box 69184, Harrisburg, PA 17106-9184
11796565 +First Heritage Credit, 5022 Clinton Hwy, Knoxville, TN 37912-3838
11796566 +First Tennessee, PO Box 84, Memphis, TN 38101-0084
11796567 +Fort Sanders Regional, 1819 Clinch Ave, Knoxville, TN 37916-2434
11796568 +Fountain City United Methodist Preschool, 212 Hotel Rd, Knoxville, TN 37918-3226
11796569 Frost Arnett, PO Box 498988, Nashville, TN 37219-8988
11796570 +Geico Casualty, 725 Canton St, Norwood, MA 02062-2679
11796571 +Gold's Gym, 4001 Maple Ave, Suite 200, Dallas, TX 75219-3249
11796573 +HH Gregg, 6741 Clinton Hwy, Knoxville, TN 37912-1000
11796574 +Hiller Plumbing, 5507 Ball Camp Pike, Knoxville, TN 37921-3249
11796576 +Hunley Turner, PO Box 11567, Knoxville, TN 37939-1567
11796577 +Hutton Hutton & Mays, 2931 Essary Dr, Knoxville, TN 37918-2404
11796581 +Kevin Jones, Esq, 1801 8th Ave S, #100, Nashville, TN 37203-5038
11796583 +Knox County Public Library, 500 W Church Ave, Knoxville, TN 37902-2505
11796584 +Knoxville Pediatric Dentistry, 10910 Kingston Pike, Knoxville, TN 37934-2948
11796585 +Knoxville Red Light Photo Enforcement, PO Box 71131, Knoxville, TN 37938-1131
11796586 +Knoxville Wholesale Furniture, 410 N. Peters Rd, Knoxville, TN 37922-2332
11796588 #+Lisa Ross Birth Center, 1925 Ailor Ave, Knoxville, TN 37921-5804
11796591 North Knoxville Medical Center, PO Box 79919, Baltimore, MD 21279-0913
11796592 +Northland Group, 7831 Glenroy St, Ste. 250, Minneapolis, MN 55439-3117
11796593 +OB/Gyn Professionals, 9330 Park West Blvd, #502, Knoxville, TN 37923-4313
11796597 +PASI, PO Box 68, Brentwood, TN 37024-0068
11796598 #+Pathology Medical Assoc, 129 E Division Rd, Oak Ridge, TN 37830-6907
11796599 +PayPal, 99 SW 39th St, PO Box 9004, Renton, WA 98057-9004
11796600 +Pediatric Dentistry, 340 Fuller Rd, Albany, NY 12203-3647
11796601 +Pediatrix Med Group, PO Box 120153, Grand Rapids, MI 49528-0103
11796602 +Plains Regional Medical Center, 2100 N. MLK Blvd, Clovis, NM 88101-9412
11796604 +Progressive Insurance, 6300 Wilson Mills Road, Cleveland, OH 44143-2182
11796605 +Regional Finace, PO Box 610, #11, Sauk Rapids, MN 56379-0610
11796606 +SNAP Diagnostics, 5210 Capitol Dr, Wheeling, IL 60090-7901
11796607 +Sprint, PO Box 629023, El Dorado Hills, CA 95762-9023
11796608 +Stan Roden, Atty, PO Box 50426, Knoxville, TN 37950-0426
11796609 Summit Medical, Department 888073, Knoxville, TN 37995-8073
11796610 +Suntrust DDA Recovery, PO Box 26150, Richmond, VA 23260-6150
11796612 +Tricore Labs, PO Box 27561, Dept 30775, Albuquerque, NM 87125-7561
11796897 +U.S. Dept of Justice, Tax Division, CTS Eastern Reg, PO Box 227, Ben Franklin Station,
Washington, DC 20044-0227
11796615 +UT Medical Center, PO Box 51388, Knoxville, TN 37950-1388
11796613 +University Anesthesiologists, PO Box 51947, Knoxville, TN 37950-1947
11796616 +Vantage Finance, 4701 Clinton Hwy, Knoxville, TN 37912-3935
11796617 +Vista Radiology, PO Box 1512, Knoxville, TN 37901-1512
11796618 +Wakefield & Associates, PO Box 50250, Knoxville, TN 37950-0250
11796619 +Waste Management, 700 Longwater Dr., Norwell, MA 02061-1624

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
jdb

+E-mail/PDF: sagira8967@gmail.com Nov 17 2017 20:40:25 Sarah Elizabeth Sharon,
3730 Eagles Vista Lane, Knoxville, TN 37924-1056
tr EDI: QMHFITZPATRICK.COM Nov 17 2017 20:18:00 Michael H. Fitzpatrick, 800 S. Gay Street,
2121 First Tennessee Plaza, Knoxville, TN 37929-9711
cr +EDI: AISACG.COM Nov 17 2017 20:18:00 Capital One Auto Finance, a division of Capital On,
Ascension Capital Group, P.O. Box 165028, Irving, TX 75016-5028
11796542 E-mail/Text: bknotices@conduent.com Nov 17 2017 20:43:26 ACS Education Services,
PO Box 7051, Utica, NY 13504-7051
11796544 E-mail/Text: amscbankruptcy@adt.com Nov 17 2017 20:43:16 ADT Security, PO Box 317490,
Pittsburgh, PA 15250-7490
11796546 +EDI: PHINAMERI.COM Nov 17 2017 20:18:00 Americredit, 801 Cherry Street, Ste. 3500,
Fort Worth, TX 76102-6854

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11796553 +EDI: CAPITALONE.COM Nov 17 2017 20:18:00 Capital One Bank, PO Box 30285,
Salt Lake City, UT 84130-0285

11796554 +EDI: CAPITALONE.COM Nov 17 2017 20:18:00 Capital One Bank, 1680 Capital One Drive,
Mc Lean, VA 22102-3407

11796555 +E-mail/Text: bankruptcy@cavps.com Nov 17 2017 20:42:35 Cavalry Portfolio,
500 Summit Lake Drive, Valhalla, NY 10595-2322

11796559 +EDI: ESSL.COM Nov 17 2017 20:18:00 Dish Network, 9601 S. Meridian Blvd,
Englewood, CO 80112-5905

11796562 +E-mail/Text: bknotice@ercollections.com Nov 17 2017 20:42:15 ERC, 8014 Bayberry Rd,
Jacksonville, FL 32256-7412

11796575 EDI: HFC.COM Nov 17 2017 20:18:00 HSBC Card Services, PO Box 5222,
Carol Stream, IL 60197-5222

11796572 E-mail/Text: ssatterfield@hcrvcgrp.com Nov 17 2017 20:42:13 Health Care Receivable Group,
PO Box 10168, Knoxville, TN 37939-0168

11796578 EDI: IIC9.COM Nov 17 2017 20:18:00 I.C. Systems, 444 Highway 96 E,
Saint Paul, MN 55127-2557

11796579 +EDI: IRS.COM Nov 17 2017 20:18:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346

11796590 +E-mail/Text: hroberts@nfcblbilling.com Nov 17 2017 20:41:56 National Fitness Center,
PO Box 5376, Knoxville, TN 37928-0376

11796594 +E-mail/Text: bankruptcy@optimarecoveryservices.com Nov 17 2017 20:42:28
Optima Recovery Services, 6215 Kingston Pike, Ste. B, Knoxville, TN 37919-4044

11796603 EDI: PRA.COM Nov 17 2017 20:18:00 Portfolio Recovery, PO Box 12914, Norfolk, VA 23541

11797925 +EDI: PRA.COM Nov 17 2017 20:18:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021

11796595 +E-mail/Text: bknotice@prgmail.com Nov 17 2017 20:42:10 Paragon Revenue,
216 Le Phillip Ct, Concord, NC 28025-2954

11796596 +E-mail/Text: kbosbank@covhlth.com Nov 17 2017 20:41:55 Parkwest Medical Center,
1410 Centerpoint Blvd., Bld. B Suite 401, Knoxville, TN 37932-1985

11810686 +EDI: STF1.COM Nov 17 2017 20:18:00 SunTrust Bank, Attn: Support Services, PO Box 85092,
Richmond, VA 23285-5092

11796614 EDI: USCELLULAR.COM Nov 17 2017 20:18:00 US Cellular, 8410 W. Bryn Mawr, suite 700,
Chicago, IL 60631-3486

11796620 +EDI: WFFC.COM Nov 17 2017 20:18:00 Wells Fargo Home Mortgage, PO Box 14411,
Des Moines, IA 50306-3411

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Vantage Finance, 4701 Clinton Highway, Knoxville
11796580 JH Portfolio, 5757 Phantom Dr, Suite 225
11796582 Kids Central Pediatrics, 575 Oak Ridge Turnpike, TN 37838
11796589 Mountain Laurel Assurance, 725 Canton St, MA 02006-2000
11796611 Thompson, Booth & Holbrook PC, 608 Mabry Hood Rd, Suite 200, GA 39923-2668
cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
11796550 ##+Buffaloe & Associates, 201 4th Avenue North, Suite 1300, Nashville, TN 37219-2090
11796587 ##+Lakewood Capital, 6914 Office Park Cir, Knoxville, TN 37909-1161

TOTALS: 5, * 1, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 17, 2017 at the address(es) listed below:

Brent S. Snyder on behalf of Debtor Matthew Paul Sharon brentsnyder77@gmail.com
Brent S. Snyder on behalf of Joint Debtor Sarah Elizabeth Sharon brentsnyder77@gmail.com
David L. Bacon on behalf of Creditor Vantage Finance davidbacon@claytoncars.net
Michael H. Fitzpatrick mfitzpatrick@ecf.epiqsystems.com, mh@qcflaw.com
United States Trustee Ustpreion08.kx.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:Debtor 1 **Matthew Paul Sharon**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7073**

EIN --_-----

Debtor 2 **Sarah Elizabeth Sharon**

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-8644**

EIN --_-----

United States Bankruptcy Court **Eastern District of Tennessee**Case number: **3:17-bk-32445-SHB****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Matthew Paul Sharon

Sarah Elizabeth Sharon

11/17/17**By the court:** /s/ Suzanne H. Bauknight
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.